

UNITED STATES BANKRUPTCY COURT FOR THE
EASTERN DISTRICT OF WISCONSIN

IN RE
Dean Richard Vongermeten aka DEAN R.
VONGERMETEN aka Dean Richard Von
Germeten aka Dean R. Vongermten aka Dean
Richard von Germeten aka dean richard
vongermeten

Chapter: 13

Case No. 21-25409-rmb

Debtor.

**OBJECTION OF PLANET HOME LENDING, LLC TO CONFIRMATION OF THE CHAPTER
13 PLAN**

Planet Home Lending, LLC, a secured creditor, by its attorneys, Gray & Associates, L.L.P.,
objects to the confirmation of the proposed plan on the following grounds:

1. The creditor holds a secured interest in the real estate located at 1921 Thurston Ave,
Racine, WI 53403-2340.
2. The plan does not comply with the provisions of Chapter 13 in that:
 - (a) The creditor has not accepted the plan;
 - (b) The estimated arrearage due the creditor pursuant to the terms of the proposed plan is
\$0.00, though the amount actually due at the time this case was commenced is approximately \$52,342.01.

The creditor is in the process of preparing its proof of secured claim.

- (c) The plan contains no provision for post-petition monthly mortgage payments to the
creditor, though the note and mortgage held by the creditor require such payments. Accordingly, the plan
proposes to modify the rights of the creditor in violation of the 11 U.S.C. section 1322(b)(2).

Drafted by:

Christopher C. Drout
Gray & Associates, L.L.P.
16345 West Glendale Drive
New Berlin, WI 53151-2841
Phone: (414) 224-8404
Fax: (414) 224-1279
Email: cdrout@gray-law.com

Gray & Associates, L.L.P. is attempting to collect a debt and any information obtained will be used for
that purpose. If you have previously received a discharge in a chapter 7 bankruptcy case, this
communication should not be construed as an attempt to hold you personally liable for the debt.

3. The source of the plan's funding is unclear and appears to be speculative. The plan does not provide for regular and periodic payments to the creditor. Debtor's proposal of payments via lump sum negotiable instrument or EFT or setoff against lien against Suzy Lindblom Planet Home Lending, LLC has no basis in law or fact.

4. The foregoing prevents confirmation of the debtor's plan pursuant to 11 U.S.C. section 1325.

WHEREFORE, an objection is made to the confirmation of the plan, that a hearing upon this objection be scheduled and that the clerk issue notice of said hearing to the appropriate parties and that the secured creditor be awarded such and further relief as the court may deem to be just and equitable.

Dated this 21st day of October, 2021.

Gray & Associates, L.L.P.
Attorneys for Creditor

By: 

Christopher C. Drout
State Bar No. 1049882

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CERTIFICATE OF SERVICE

I hereby certify that on October 21, 2021, the objection to confirmation of plan was electronically filed in this case and served upon the following parties using the ECF system:


Scott A. Lieske Trustee

Eastern District U.S. Trustee

I further certify that on the same date, I mailed the same document(s) by the United States Postal Service to the following non-ECF participants:

Dean Richard Vongermeten
1921 Thurston Ave
Racine, WI 53403-2340

Dated this 21 day of October, 2021.


Carley Pettis, Trainer
Gray & Associates, L.L.P.

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